

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant	:	Michael A. Wilkman
Appl. No.	:	09/909,194
Filed	:	July 19, 2001
For	:	UNIVERSAL TRANSACTION MANAGER AGENT, SYSTEMS AND METHODS
Examiner	:	Donald Champagne
Group Art Unit	:	3622

RESPONSE TO OFFICE ACTION DATED SEPTEMBER 12, 2006

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

The following remarks are filed in response to the Office Action mailed September 12, 2006.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.